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## **Senate approves identity theft protection effort**

**Lansing** — The Senate Wednesday overwhelmingly passed legislation that will help protect consumers' credit card and Social Security numbers, announced Sen. Valde Garcia (R-Howell), one of the package's bill sponsors.

Senate Bill 220 is part of a broad effort to stop the explosion of identity theft in Michigan and help victims get their good credit back.

"As technology improves and ID thieves become more persistent, we must be more and more careful with our personal information," Garcia said. "This bill will make it easier for consumers to keep their credit card and Social Security numbers from falling into the wrong hands."

Senate Bill 220 prohibits the display of a consumer's full credit card number on a transaction receipt. It also prohibits businesses from requiring consumers to give out their Social Security numbers as a condition of doing business with them, except in cases where credit is extended or the disclosure is required by law.

In 2002 alone, more than 160,000 people — 4,640 in Michigan — reported having their identity stolen to the Federal Trade Commission. Hundreds of thousands of people each year are estimated to be victims.

Other key components of the package would:

- Prohibit denying or reducing credit to ID theft victims.
- Stop soliciting or extending credit to consumers by mailing unsolicited checks and similar items.

(More)

- Give police and prosecutors the power to open criminal investigations and bring cases in the jurisdiction where the victim resides or where the crime was committed.
- Create a standardized certificate by which ID theft victims can use to prove their identity has been used for fraudulent purposes so they can restore their credit histories more quickly.
- Stop individuals, companies, government organizations, including schools and universities, or other legal entities from disclosing to a third-party or publicly displaying the Social Security number of a person unless that person consents or the disclosure is authorized by law.

During committee hearings, victims told senators how they had their personal information taken and used to open fraudulent loan, credit card and cell phone accounts.

In one man's case, he was left to pay back thousands of dollars in loans and still has problems with his credit cards despite how he proved conclusively years ago that he wasn't responsible for the charges. Other victims reported problems in getting police to investigate such crimes because existing state law doesn't make clear which police agencies have jurisdiction.

Garcia also has introduced three additional bills that will provide further protection to identity theft victims.

The identity theft package approved today comprises SB 220, 657, 792-795, 797, 798 and 803. It now goes to the House of Representatives for consideration.

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